

HEALTH MATTERS



A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

May 31 Balance		\$650,518	1	Dec 31, 2013 Balance	\$685,728
Total Revenues		\$857,174		Jan-Jun Revenues	\$5,746,502
Employer Premiums	703,468			Jan-Jun Expenses	\$6,197,099
Employee Premiums	146,575			June 30, 2014 Balance	\$141,155
Other Revenues	7,131				
Total Expenses	;	\$1,366,177		YTD Gain/(Loss)	(\$544,573)
Week 1 Claims	229,189				
Week 2 Claims	150,191				
Week 3 Claims	245,556				
Week 4 Claims	327,416				
Week 5 Claims	277,074				
Clinic Expenses	41,951				
Wellness Expenses	1,184				
Fixed Costs—Premiums	67,436				
Fixed CostsFees	26,180				
Monthly Gain/(Loss)		\$(509,003)			
June 30 Balance		\$141,515			

June claims were the highest of any month so far in 2014.

Wellness Program - Important Information

Everything old is new again! - Within the next few days, most current wellness program participants will receive a brand new FitBit Zip pedometer. Our goal with these new devices is to re-energize the program and really get people engaged and motivated.

To that end, we will be rolling out an individual walking challenge that will run during the entire month of September. This will give participants most of August to become familiar and comfortable with the FitBit before the contest begins. There will be fairly significant prizes in store for the top-finishing man and the top-finishing woman, along with very nice random prizes for two people who average 10,000 steps or more each day.

HERE'S THE MOST IMPORTANT PART, SO PAY ATTENTION - The only way to earn points during this third quarter is to participate in the above-referenced individual walking challenge and walk an average of at least 4,000 steps each day during the challenge. Doing this will get you the 300 points needed to receive the wellness insurance incentive during the fourth quarter. You may continue to do other activities as you have always done, but all points will be earned through this September Walking Challenge (catchier name to come later). Participants will have to sign up for this challenge on the CHC website - details and instructions will be provided in August.

Before that, take a moment to make sure your FitBit account is set up at www.fitbit.com and linked to your CHC account. Instructions for linking were sent via email last week to all participants. You MUST LINK THE TWO ACCOUNTS to make sure your steps are counted in the CHC system under the City's program. Also, if you have not already done so, log on to your CHC account and enter the Program Code for the third quarter. That code is 2515Cit611.

Primary Plus Employee Health Center

Remember - The Health Center is a great place to get blood drawn for tests that have been ordered by your primary care doctor or a specialist!

Many times when a healthcare provider orders blood work, you had the option of getting the blood drawn at that same provider's location. However, it has come to our attention that some providers no longer offer that service under the Cigna network, due to the discounts the provider is under contract to accept.

One solution is to make an appointment at the Health Center to have your blood drawn there. They will draw the blood and send it for analysis - all at no cost to you!

The Health Center contact information is provided below. Since same-day appointments are often available (through online scheduling or by phone), please be courteous and avoid walk-in visits.

<u>Hours</u>		<u>Address</u>
Monday	8 AM - 1 PM	1402 Chase Court, Suite 110, Carmel
Tuesday	1 PM - 7 PM	Online Appointment Scheduling
Wednesday	8 AM - 1 PM	www.carmel.in.gov under Human Resources tab
Thursday	1 PM - 5 PM	<u>Telephone</u>
Friday	8 AM - 1 PM	317-688-5415

Coping with Heat Stress

We've been lucky so far this summer, but with August around the corner, we are bound to run into high temperatures and high humidity. Those, along with physical activity, make heat stress a real summertime risk. Heat-related stress includes the following:

<u>Heat Cramps</u> - Painful muscular spasms caused by loss of salt from excessive sweating. You should sit or lie down in the shade, drink cool water or sports drinks and stretch the affected muscles. <u>Heat Exhaustion</u> - Severe thirst, fatigue, headache, nausea, profuse sweating, clammy or pale skin, dizziness, rapid pulse and normal or slightly above normal body temperature. You should sit or lie down in the shade and drink cool water or sports drinks. If symptoms persist, call for emergency help.

<u>Heatstroke</u> - Body hot to the touch, agitation, confusion, irrational and/or aggressive behavior, irregular pulse, rapid and shallow breathing, possible seizures or coma. You should move the person to a half-sitting position in the shade, call for emergency help, cool them with cold, wet cloths and loosen or remove outer clothing. If the person is conscious, offer cook drinks sprinkled with salt.